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does not in treatment exceed its title; it is a useful source of information, discussing concisely and clearly such topics as the following: development and organization, the contract, economic and social aspects, insurance departments, re-insurance, and different kinds of insurance including the ordinary life, accident, fire, security, live-stock, and the less known forms in this country—hail-storm and transport insurance. A bibliography of literature accompanies each chapter.

The *Kritik* is a discussion of the German working-man's insurance law, by selected members of the association. All phases are discussed—the conditions leading up to past legislation, the shortcomings of the past laws, and the prospective effect of the new law.

W. F. GEPHART.

#### NEW BOOKS

ANNAN, W. *The duties of employers under the national insurance act, 1911. With tables, specimen rulings and appendices.* (Edinburgh: Hodge. 1912. Pp. 231. 2s. 6d.)

BROWNE, E. and WOOD, H. K. *The law of national insurance.* (London: Sweet & Maxwell. 1912. Pp. xlv, 444. 7s. 6d.)

EVANS, L. W. *The national insurance act, 1911. Summary with explanatory chapters and full index.* (London: National Conservative Union. 1s.)

HABERMANN, M. *Versicherungsgesetz für Angestellte.* (Leipzig: C. E. Poeschel. 1911. Pp. viii, 168. 2.50 m.)

JACK, A. F. *An introduction to the history of life assurance.* (London: King. 1912. Pp. 276. 7s.6d.)

KINGSLEY, D. P. *Militant life insurance and other addresses.* (New York: New York Life Insurance Co. 1911. Pp. 441.)

LEVI, M. *L'assicurazione sulla vita: saggio di economia politica.* (Feltre: P. Castaldi. 1911. Pp. 162. 2.50 l.)

MEYER, F. *Führer durch die Reichsversicherungsordnung nebst Einführungsgesetz. Abschnitt: Invaliden- und Hinterbliebenenversicherung.* Third edition, revised. (Berlin: Deutscher Verlag. 1912. Pp. 112. 1.25 m.)

MOORHOUSE, E. A. and WOODHOUSE, J. R. *National insurance act, 1911. Handbook for employers, with specimen account forms for working the act.* (Liverpool: Daily Post and Mercury. 1912. Pp. 44. 2s. 6d.)

RAABE, E. *Reichsversicherungsordnung und Privatangestelltenversicherung.* (Essen: G. D. Baedeker. 1912. 0.30 m.)

— *Recueil de documents relatifs aux assurances sur la vie, réunis par le ministère du travail, No. 5. Troisième rapport sur le fonctionnement du contrôle des sociétés d'assurances sur la vie et des sociétés de capitalisation, avec 6 graphiques.* (Paris: Berger-Levrault. 1912. 5 fr.)

— *Statistik des deutschen Reichs. Die Krankenversicherung im Jahre 1910.* (Berlin: Puttkammer & Mühlbrecht. 1911. Pp. v, 19, 81. 1.20 m.)

### Pauperism and Charities

#### NEW BOOKS

CORE, C. *Essai sur l'extinction du paupérisme.* (Paris: Jouve et Cie. 1912. 0.60 fr.)

DELPRAT, G. *La crise du libéralisme en matière d'assistance. Essai critique sur la loi d'assistance aux vieillards, infirmes et incurables, du 14 juillet, 1905.* (Paris: Giard et Brière. Pp. 92. 2 fr.)

DOLE, C. F. *The burden of poverty; what to do.* (New York: Huebsch. 1912. Pp. 124. 50c.)

— *Paris charitable et bienfaisant.* (Paris: Plon-Nourrit et Cie. 1912. 5 fr.)

— *Stenographischer Bericht über die Verhandlungen der 31. Jahresversammlung des deutschen Vereins für Armenpflege und Wohltätigkeit am 20, und 21, 9. 1911 in Dresden.* Schriften des deutschen Vereins für Armenpflege und Wohltätigkeit, No. 96. (Leipzig: Duncker & Humblot. 1912. Pp. v, 150. 4.40 m.)

### Socialism and Co-operative Enterprises

#### Editor *American Economic Review*:

Mr. John Spargo in his *Socialism* (p. 10), discussing the origin of the words "socialism" and "socialist," says that, although the first known use in print was 1833, he has had oral information that Owen claimed to have used the words at least ten years before any other writer. There seems to be proof of this in the *Diary of William Owen*, edited by Joel W. Hiatt and printed in 1906 in the Indiana Historical Society publications. On November 21, 1824, (p. 32), Mr. Owen, being then in Philadelphia, recorded that "Mr. Loyd after dinner returned to the Mansion House with us (Robert Owen and William Owen) and we read to him the proposals for a socialist community." This very casual use of the word would seem to show that the Owens had for some time been accustomed to employ it.

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